



AMENDMENTS TO THE SPECIFICATION

Please replace paragraph [078] beginning on page 33, line 18 of the specification with the following paragraph:

[078] After the offers are presented to the customer (step 470), a determination is made whether the customer has accepted or selected any of the offers (step 475). If the customer decides not to select any of the offers (step 475; No), then application processing for the base product may continue as normal (step 480). Alternatively, the customer may be given the option to have additional time to make a selection (such as one ~~[[ore]]~~ or more days) or the option to cancel the entire process. If, however, the customer selects one of the offers (step 475; Yes), then accounts for the selected base product and associated product(s) are opened for the customer (step 490). This step may be performed by the financial institution by creating one or more account records in a database (such as database 180 in FIG. 1). Each account record may be associated with a customer and include the customer's name and mailing address. Account records may also include information concerning the particular terms and features of the selected account, and information indicating any specific requirements (such as the deposit of funds or the acknowledgement and signature of an agreement) for activating the account. Accounts requiring specific requirements before activation may be placed on hold or made inactive pending satisfaction of the requirements. If an account does not have any specific requirements for activation, then the account may be immediately activated and made available to the customer.